

Exhibit D



OCWEN REALTY ADVISORS

File # 40908915
Order # 40908915_1Date 05/07/2009
Date Ordered 5/4/2009

THIS BROKERS PRICE OPINION IS INTENDED FOR USE BY OCWEN REALTY ADVISORS FOR INTERNAL PURPOSES ONLY.

SUBJECT

Property Address 87-16 95th Avenue City Ozone Park State NY Zip Code 11416 County Queens

Borrower Jose Olivo Project Type PUD Condominium Assessed Value \$

APN/Legal Desc.

Is the property currently listed? Yes No Current/Prior Subject Property Listing: Price Date

Current Listing Agent Agency Phone #

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not factors.

Location	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property values	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Built up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/supply	<input type="checkbox"/> Shortage	<input type="checkbox"/> In balance	<input checked="" type="checkbox"/> Over supply
Growth rate	<input type="checkbox"/> Rapid	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Slow	Marketing time	<input type="checkbox"/> Under 3 mos.	<input type="checkbox"/> 3-6 mos.	<input checked="" type="checkbox"/> Over 6 mos.

Appreciation/Depreciation over past year: -15.00 % No. of Active Listings in Neighborhood: 62 Vacancy Rate: 0-5%

Neighborhood Sale Prices range from: 252,000.00 to \$ 600,000.00 Listing Prices range from: 284,000.00 to \$ 569,000.00

Predominant Occupancy: Owner Tenants Estimate # in Neighborhood: Vacant/Boarded 18 REO Listings 16

SITE IMPROVEMENTS

Property Type Two-to-Four unit Residence No. of Stories 2 Type (Det./Att.) Attached Occupant: Owner Tenant VacantDoes the property generally conform to the neighborhood in terms of style, condition, and construction materials? Yes No Manufactured Housing Yes NoAre Subject Improvements impacted by: Fire Vandalism Condemnation Environmental Hazards Flooding

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	SALE 1	SALE 2	SALE 3								
Address	87-16 95th Avenue	95-14 88 Street	95-08 89 St	95-11 89 St								
City	Ozone Park	Ozone Park	Ozone Park	Ozone Park								
State	NY	ny	ny	ny								
Zip Code	11416	11416	11416	11416								
Proximity to Subject		0.02	0.06	0.07								
Original List Price	\$ 409,000.00	\$ 399,000.00	\$ 325,000.00									
List Price When Sold	\$ 339,000.00	\$ 379,000.00	\$ 289,000.00									
Sale Price	\$ 319,000.00	\$ 357,000.00	\$ 252,000.00									
Price/Gross Living Area	\$ 209.87	\$ 275.46	\$ 175.00									
Date of Sale	03/18/2009	12/10/2008	03/05/2009									
Days on Market	168	179	184									
Data & Verif. Sources	Geodata	Geodata	geoData	Geodata								
Sales or Financing Concessions		none na	none na	none na								
REO/Foreclosure		Yes	Yes	Yes								
Location/ Subdivision	Urban	Urban	Urban	Urban								
Lot Size	0.04	.04acre	0.03	0.06								
Landscaping	Minimal	Minimal	Minimal	Minimal								
View	Typical	Typical	Typical	Typical								
Land Value	\$ 77,000.00	\$ 90,000.00	\$ 73,000.00	\$ 89,300.00								
# of Units	2	2	2	2								
Design (Style)	Colonial	Colonial	Colonial	Colonial								
Actual Age (Yrs.)	107.00	107.00	103.00	88.00								
Condition	Average	Average	Average	Average								
Above Grade	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths			
Room Count	6	3	1.00	7	3	2.00	6	3	2.00	6	3	2.00
Gross Living Area	1,280.00	Sq. Ft.	1,520.00	Sq. Ft.	1,296.00	Sq. Ft.	1,440.00	Sq. Ft.				
Basement and Finished Rooms Below Grade	640		760		648		720					
Garage/Carport	none		none		none		none					
Other Amenities												
Date of Prior Sales												
Price of Prior Sales	\$		\$		\$		\$					
Indicate Property Most Comparable to Subject (Check one)			<input type="checkbox"/>		<input checked="" type="checkbox"/>							

Reason for selecting most comparable sale:

LISTING COMPARISON ANALYSIS												
FEATURE	SUBJECT		LISTING 1			LISTING 2			LISTING 3			
Address	87-16 95th Avenue		97-17 81 St			87-12 95 Ave			97-12 84 St			
City	Ozone Park		Ozone Park			Ozone Park			Ozone Park			
State	NY		ny			ny			ny			
Zip Code	11416		11416			11416			11416			
Proximity to Subject			0.20			0.01			0.30			
Current List Price	\$		\$ 284,000.00			\$ 299,000.00			\$ 425,000.00			
Current List Date			05/06/2009			05/06/2009			05/06/2009			
Original List Price	\$		\$ 289,000.00			\$ 395,000.00			\$ 535,000.00			
Original List Date			03/16/2009			10/18/2008			10/08/2008			
Price/Gross Living Area	\$		\$ 253.57			\$ 233.59			\$ 390.63			
Days on Market			49			198			208			
Data & Verif. Sources	Geodata		Geodata			Geodata			Geodata			
REO/Foreclosure			Yes			Yes			Yes			
Location/ Subdivision	Urban		Urban			Urban			Urban			
Lot Size	0.04		0.05			0.04			0.05			
View	Typical		Typical			Typical			Typical			
Land Value	\$ 77,000.00		\$ 71,000.00			\$ 75,700.00			\$ 87,000.00			
# of Units	2		2			2			2			
Design (Style)	Colonial		Colonial			Colonial			Colonial			
Actual Age (Yrs.)	107.00		83.00			88.00			83.00			
Condition	Average		Average			Average			Average			
Above Grade	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths
Room Count	6	3	1.00	7	4	2.00	6	3	3.00	7	4	3.00
Gross Living Area	1,280.00		Sq. Ft.	1,120.00		Sq. Ft.	1,280.00		Sq. Ft.	1,088.00		Sq. Ft.
Basement and Finished Rooms Below Grade	640 none			560 none			640 none			542 none		
Garage/Carport	None			Attached 1-Car			None			Attached 1-Car		
Other Amenities												
Date of Prior Sales												
Price of Prior Sales	\$			\$			\$			\$		
Indicate Property Most Comparable to Subject (Check one)	<input type="checkbox"/>			<input checked="" type="checkbox"/>			<input type="checkbox"/>			<input type="checkbox"/>		

Reason for selecting most comparable listing:

The subject and the sales comps are similar in size, style and location. The subject is inferior to comps 1 and 3 because they have a garage.

Explain all extraordinary characteristics of subject property, comparable sales and listings:
The subject property, sales and listing comps are common to the area.

Evaluator's Opinion of Value	Low \$ 359,000.00 High \$ 409,000.00	Normal Marketing Time of 121-180 days.	Evaluator's Opinion of Value	Low \$ 279,000.00 High \$ 309,000.00	30 Day Marketing Time
Date Completed: 05/07/2009	Evaluator's Name: Sterling E Palmer			Phone Number: (718) 291-4442	
Broker's Years of Experience 19.00	Broker's Distance to Subject 2.00			License Number: 37pa0732720	

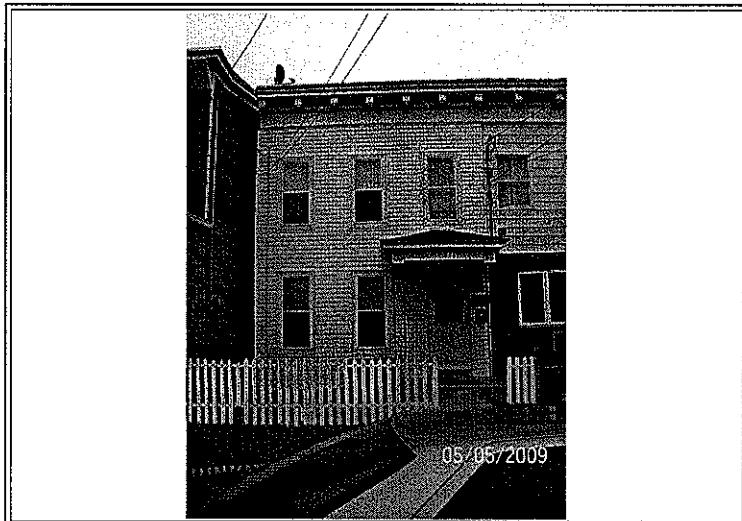
SUPPLEMENTAL ADDENDUM

File # 40908915

Probable Sale Price	90-Day Marketing Time	120-Day Marketing Time	180-Day Marketing Time
As Is	379,000.00	385,000.00	409,000.00

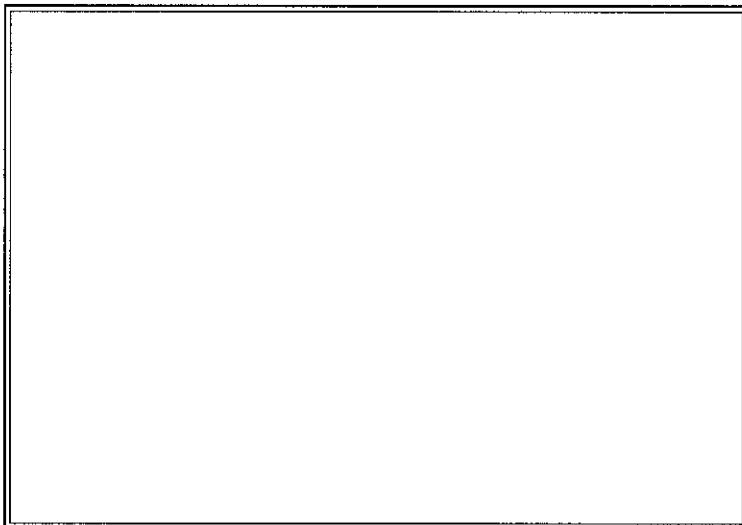
Comments: (Describe your marketing strategy and reasons for As Is recommendation)

Borrower:	Jose Olivo	File No.:	40908915
Property Address:	87-16 95th Avenue	Case No.:	40908915 1
City:	Ozone Park	State:	NY
Lender:		Zip:	11416



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date:
Appraised Value: \$



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

Borrower:	Jose Olivo	File No.:	40908915
Property Address:	87-16 95th Avenue	Case No.:	40908915 1
City:	Ozone Park	State:	NY
Lender:		Zip:	11416

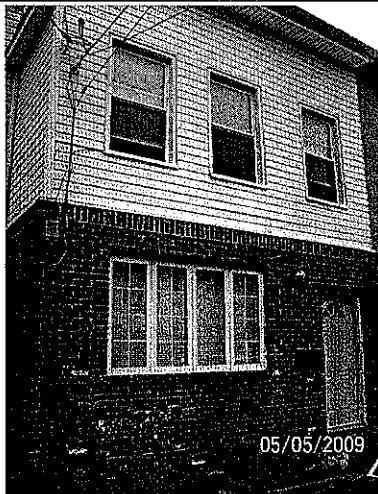


COMPARABLE SALE #1

95-14 88 Street

Sale Date:

Sale Price: \$ 319,000.00



COMPARABLE SALE #2

Sale Date: 12/10/2008

Sale Price: \$ 357,000.00



COMPARABLE SALE #3

95-11 89 St

Sale Date: 03/05/2009

Sale Price: \$ 252,000.00